

## Highlights of FDIC Market Share Report New Jersey Market as of June 30, 2003

	Outside Of New Jersey Market			Inside Of New Jersey Market		
	No. of Institutions	No. of Offices	Deposits \$000	No. of Offices	Deposits \$000	Market Share
<b>Summary of NJ Market</b>						
Total NJ-Chartered Banks	92	115	3,887,391	971	62,615,476	31.90%
Total Federally-Chartered NJ Banks	52	58	3,251,054	667	41,117,109	20.95%
Total NJ-Based Banks	144	173	7,138,445	1,638	103,732,585	52.84%
Total Out-Of-State Banks	32	7,514	809,369,279	1,464	92,576,598	47.16%
Total NJ and Out-of-State Banks	176	7,687	816,507,724	3,102	196,309,183	100.00%

<b>Market Details:</b>	No. of Institutions	No. of Offices	Deposits \$000	No. of Offices	Deposits \$000	Market Share
<b>Home States of Out-of-State Banks:</b>						
California	3	1,524	155,541,053	49	4,053,623	2.06%
Kansas	1	39	460,297	1	3,161	0.00%
North Carolina	1	2,303	175,068,809	337	20,244,191	10.31%
New York	13	1,086	242,232,466	237	11,408,949	5.81%
Pennsylvania	11	1,372	74,937,165	380	21,169,203	10.78%
Rhode Island	1	1,075	88,950,147	457	35,422,853	18.04%
Utah	1	1	54,368,342	1	0	0.00%
Virginia	1	114	17,811,000	2	274,618	0.14%

### **Top 5 NJ-Based State-Chartered Banks:**

Merrill Lynch Bank & Trust Co	0	0	2	12,233,181	6.23%
Hudson City Savings Bank	0	0	82	10,027,283	5.11%
Trust Co Of New Jersey	3	29,465	99	3,387,252	1.73%
Investors Savings Bank	0	0	44	3,178,704	1.62%
Hudson United Bank	101	3,479,150	103	2,759,252	1.41%

### **Top 5 NJ-Based Federal Banks:**

Commerce Bank National Assn	28	1,585,262	97	7,939,229	4.04%
Valley National Bank	9	997,745	122	6,032,015	3.07%
TD Waterhouse Bank NA	1	1	1	5,726,520	2.92%
Commerce Bank Shore NA	0	0	30	2,278,988	1.16%
Columbia Bank	0	0	35	2,160,394	1.10%

### **Top 5 Out-of-State State-Chartered Banks:**

Bank Of New York	262	34,129,852	97	3,134,935	1.60%
JPMorgan Chase Bank	542	186,560,752	42	3,010,248	1.53%
Independence Community Bank	42	4,006,267	35	1,289,956	0.66%
United States Tr Co Of Ny	3	2,386,921	3	1,237,511	0.63%
New York Community Bank	92	4,389,299	19	782,846	0.40%

### **Top 5 Out-of-State Federal Banks:**

Fleet National Bank	1,075	88,950,147	457	35,422,853	18.04%
Wachovia Bank National Assn	2,303	175,068,809	337	20,244,191	10.31%
PNC Bank National Assn	480	31,340,950	246	13,297,352	6.77%
Sovereign Bank	403	19,303,685	119	7,217,789	3.68%
Washington Mutual Bank FA	1,247	111,416,947	37	2,248,473	1.15%

### **NJ-Chartered Banks with Deposits**

#### **Outside of the New Jersey Market:**

Hudson United Bank	101	3,479,150	103	2,759,252	1.41%
United Trust Bank	7	166,487	51	2,054,844	1.05%
Trust Company of NJ	3	29,465	99	3,387,252	1.73%
Equity Bank	4	212,289	14	457,310	0.23%
<b>Total</b>	<b>115</b>	<b>3,887,391</b>	<b>267</b>	<b>8,658,658</b>	<b>4.42%</b>

#### **Host States of NJ-Chartered Banks:**

<b>Out-Of-Market Deposits in \$000s</b>				
Hudson United	United Trust	Trust Co. of NJ	Equity Bank	Total
1,627,906				1,627,906
1,230,236		29,465		1,259,701
621,008	166,487		212,289	999,784